

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kristina Lynne Anspach  
 Jonathan Paul Anspach  
 Debtors

Case No. 16-15759-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db/jdb	Kristina Lynne Anspach, Jonathan Paul Anspach, 6 Rosy Ridge Ct, Telford, PA 18969-1367
13776173	Aes/FRN SL, PO Box 61047 box 61047, Harrisburg, PA 17106-1047
13776175	Beneficial Mutual Savings Bank, 106 S 16th St, Philadelphia, PA 19102-2802
13776178	CCEC Cedar Crest Emergicenter, 110 S Cedar Crest Blvd, Allentown, PA 18104
13776180	Chase Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
13776181	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
13776182	Grand View Hospital, PO Box 397 box 397, Souderton, PA 18964-0397
13776183	Grimley Financial, 30 Washington Ave Ste C-6, Haddonfield, NJ 08033-3341
13776184	Hayt, Hayt & Landau, 123 S Broad St Ste 1660, Philadelphia, PA 19109-1003
13776185	Medical Imaging Of LV, PO Box 3226, Allentown, PA 18106-0226
13776188	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
13776190	Navient solutions, PO Box 9640 Box 9640, Wilkes Barre, PA 18773-9640
13776191	+Penn Foundation, 807 Lawn Ave, Sellersville, PA 18960-1594
13776193	ProCo, PO Box 2462 box 2462, Aston, PA 19014-0462
13776195	Resident Data LLC, 12770 Coit Rd # 1000, Dallas, TX 75251-1348
13776196	Rothman Institute, 3300 Tillman Dr, Bensalem, PA 19020-2071

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: feldmanfiling@rcn.com Aug 27 2016 02:07:14 LYNN E. FELDMAN, Feldman Law Offices, 221 N. Cedar Crest Boulevard, Allentown, PA 18104
tr	+E-mail/Text: notice@phl3trustee.com Aug 27 2016 02:10:32 WILLIAM C. MILLER, Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
smg	E-mail/Text: bankruptcy@phila.gov Aug 27 2016 02:09:23 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2016 02:07:56 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 27 2016 02:09:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 27 2016 02:08:47 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13776174	+E-mail/Text: broman@amhfcu.org Aug 27 2016 02:08:54 American Heritage FCU, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
13776176	E-mail/Text: banko@berkscredit.com Aug 27 2016 02:07:37 Berks Credit & Collection, PO Box 329, Temple, PA 19560-0329
13781982	EDI: CAPITALONE.COM Aug 27 2016 01:43:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13776177	EDI: CAPITALONE.COM Aug 27 2016 01:43:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
13776179	EDI: CAUT.COM Aug 27 2016 01:43:00 Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
13776186	+EDI: MID8.COM Aug 27 2016 01:43:00 Midland Credit Management, 8875 Aero Dr Suite 200, San Diego, CA 92123-2255
13776187	EDI: MID8.COM Aug 27 2016 01:43:00 Midland Funding LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
13776189	EDI: NAVIENTFKASMSERV.COM Aug 27 2016 01:43:00 Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
13776192	EDI: PRA.COM Aug 27 2016 01:43:00 Portfolio Recovery Assoc., 120 Corporate Blvd, Norfolk, VA 23502-4952
13776194	E-mail/Text: colleen.atkinson@rmscollect.com Aug 27 2016 02:10:44 Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
13776197	+EDI: SWCR.COM Aug 27 2016 01:43:00 Southwest Credit Systems, 5910 W Plano Pkwy Ste 100, Plano, TX 75093-2202
13776198	EDI: RMSC.COM Aug 27 2016 01:43:00 Synch/Care Credit, Box 965036, Orlando, FL 32896-5036
13776199	EDI: WFFC.COM Aug 27 2016 01:43:00 Wells Fargo Financial, 1963 Bell Ave, Des Moines, IA 50315-1000

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlv  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2016 at the address(es) listed below:

LYNN E. FELDMAN on behalf of Debtor Kristina Lynne Anspach feldmanfiling@rcn.com  
LYNN E. FELDMAN on behalf of Joint Debtor Jonathan Paul Anspach feldmanfiling@rcn.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Kristina Lynne Anspach</b>	Social Security number or ITIN	<b>xxx-xx-8783</b>
	First Name Middle Name Last Name	EIN	---
Debtor 2	<b>Jonathan Paul Anspach</b>	Social Security number or ITIN	<b>xxx-xx-6766</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	---
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 8/15/16</b>
Case number:	<b>16-15759-elf</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristina Lynne Anspach	Jonathan Paul Anspach
2. All other names used in the last 8 years		
3. Address	6 Rosy Ridge Ct Telford, PA 18969-1367	6 Rosy Ridge Ct Telford, PA 18969-1367
4. Debtor's attorney Name and address	LYNN E. FELDMAN Feldman Law Offices 221 N. Cedar Crest Boulevard Allentown, PA 18104	Contact phone (610) 530-9285 Email: <a href="mailto:feldmanfiling@rcn.com">feldmanfiling@rcn.com</a>
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M.</u> <u>Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 8/26/16

**For more information, see page 2**

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**October 5, 2016 at 11:30 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 12/4/16**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 1/3/17**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 2/11/17**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of 250.00 per month for 60 months. The hearing on confirmation will be held on:

11/1/16 at 10:00 AM, Location: **Courtroom #1, 900 Market Street, Philadelphia, PA 19107**

### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.